

I am writing to express my objections to attempts by the Commercial Banking Association (CBA) to force the State of Indiana to impose the federal "established business relationship" exemption on Indiana consumers. Indiana law is stricter than the federal law by design. Indiana law predates the federal law. The CBA's attempt to require Indiana to allow this exemption defies the inherent rights of states to govern themselves. The federal law does not preclude the State of Indiana from establishing and maintaining its own system. This request should be denied.